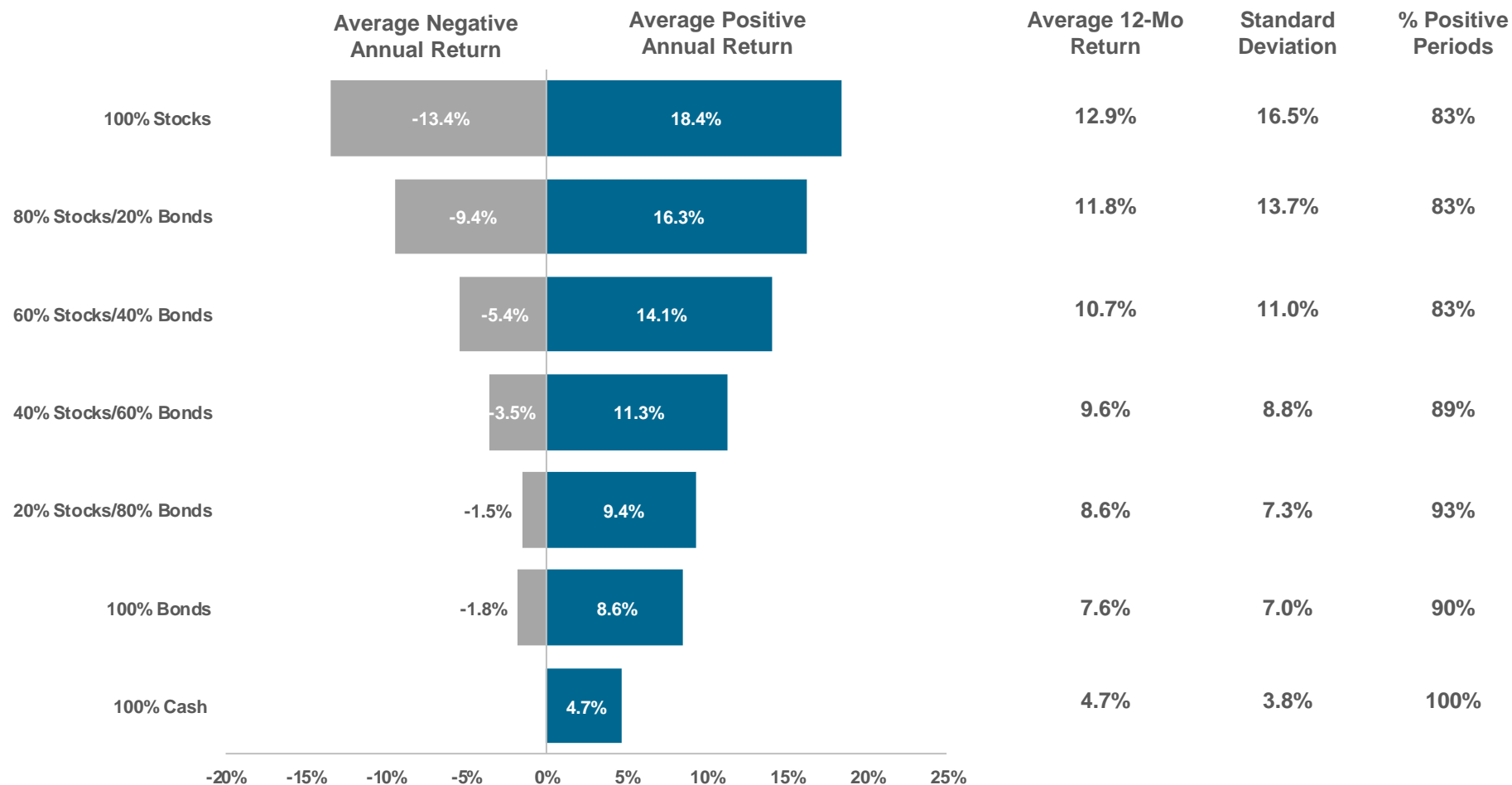


The Power of Asset Allocation

The Relationship Between Upside and Downside Potential



Source: Baird research, Standard and Poor's, Barclays, Citigroup. For December 31, 1977 to December 31, 2018; rolling 12 month performance each six months. Stocks are represented by the S&P 500 Index and bonds by a 50/50 mix of the IA LT Corporate and IA IT Treasury rebalanced monthly. The S&P 500 Index is a well known gauge of stock market movements determined by the weighted capitalization of the 500 leading U.S. common stocks. The Ibbotson Associates (IA) bond indices measure the performance of U.S. gov't and corporate bonds with maturities greater than ten years. These allocations are rebalanced annually. Indices are unmanaged and are not available for direct investment. Indices are unmanaged and are not available for direct investment. **Past performance is not a guarantee of future results.**